

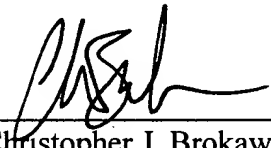
91  
computing device that performs the functionality of applying a set of rules to a given set of input values or parameters. An exemplary rules-based product embodying this approach is the Blaze Advisor™ product available from HNC Software, Inc. of San Diego, California.--

REMARKS

No fees are believed to be due by the Applicant; however, if any fees are due, the undersigned hereby authorizes the Commissioner to charge Lyon & Lyon's Deposit Account No. 12-2475 any required fees due under 37 CFR §§ 1.136 and 1.17.

Respectfully submitted,  
LYON & LYON LLP

Dated: October 17, 2001

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